

What you need to know 2018



The HEALTH & WELFARE Trust



Open Enrollment

- November 2018 (the whole month)
- Coverage is effective January 1, 2019
- If you miss open enrollment, you can only make changes if a qualifying event occurs like a Birth, Adoption, Divorce, Marriage, Loss or Gain of Coverage, etc. You have 31 days to make those changes.



Benefits and Coverage Changes

Benefit	Now	01/01/18
Primary Care	\$15	\$0
MeMD (Telemed, Acute Care)	\$15	\$0
Urgent Care	\$35	\$25
Emergency Room	\$250 (to the hospital) + the physician(s), pathologist, & radiologist charges separate and are subject to the deductible and 15% co-insurance	\$350 (covers all ER services including physicians, radiologists, & pathologists)

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Benefits and Coverage (continued)

Benefit	Now	10/01/2017
Counseling (EAP, face-to-face)	\$15	\$0
<p>Call UMR at 866-868-1395 and follow the prompts for BHO (Behavioral Healthcare Options). They will help you locate a counselor that is taking new patients in your area who may specialize in what you need.</p>		
MeMD (Telemed, Counseling)	Not available	\$0

GET STARTED

1. Access your MeMD account by visiting: www.MeMD.me/lvmpd
OR download the app at: www.MeMD.me/app-store & use plan code: **FJ700000**
2. Select the type of exam you would like (Urgent Care or Behavioral Health).
3. Speak with a medical professional & receive a personalized treatment plan.

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Health & Wellness

Available NOW \$250 per calendar year reimbursement benefits

- ✓ Weight Watchers face to face meeting
- ✓ Trust Sponsored or Trust Approved Events
 - ✓ *Las Vegas FitBody Bootcamp*
 - ✓ *Camp Rhino*
 - ✓ *Raw Fitness*
 - ✓ *Spartan Run*
 - ✓ *Mud Run*
 - ✓ *Various 5K, Marathons, etc*

*****in general, its has to have a definitive start and finish. You have to register and show proof of payment. You must COMPLETE it and show proof of completion.**

Coming July 1, 2018

- ✓ Real Appeal (FREE Virtual nutrition and weight loss coaching, 52 week program)
- ✓ BARInet (Limited Weight Loss Surgery Benefit)



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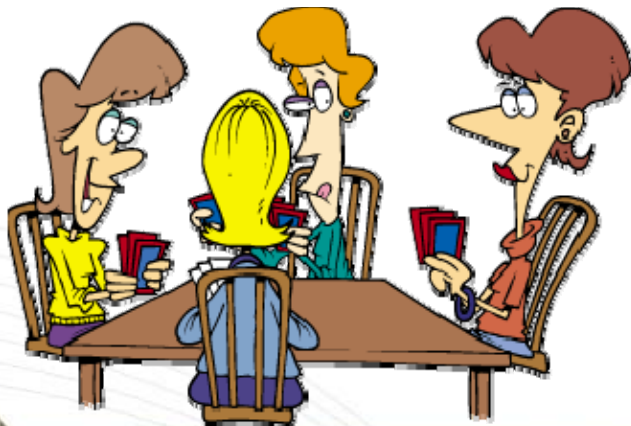
2018 Contribution Rates

Active Employees and Families – NO CHANGE

Retiree Coverage – NO CHANGE

Single Retiree = \$ 883.50

Retiree + Family = \$1,400.00



The RETIREMENT Trust (EBT) Eligibility & Benefits



- The employee has attained **age 50** and has:
- 10 years of service (if commissioned after 7/1/09)
- If less than age 50, has **20 years of actual commissioned service with the Department**, not including years purchased from Nevada PERS.**
- If an employee retires due to disability, 15 years of commissioned service is required to qualify.
- The employee has **continuously made all of the contributions** during the time of employment.
- **The employee is eligible for a pension benefit through NV PERS.**

GO AHEAD ASK ME !!!

“WHAT IF I’M SHORT YEARS OF SERVICE OR I’M NOT 50 YET?”

LVMPD EMPLOYEE BENEFIT TRUST



BENEFITS

- You may receive **up to \$400.00** a month for the reimbursement of medical expenses based on your out of pocket medical costs, including health care premiums. Unused monthly benefits DO NOT roll over to the next month.

These payments are made via Direct deposit into your savings or checking account

- If you elect to continue coverage with the Health & Welfare Trust and contributions are withheld from your PERS retirement, UMR will automatically process your reimbursement monthly. You are not required to submit a claim.
- If the LVMPD Employee Health and Welfare coverage is declined, a claim form and proof of payment for your insurance coverage is required to be submitted for reimbursement to be issued. You have up to 12-months to file a claim based on the date the expense was incurred.



CLEAR AS MUD

UMR

702-413-1701

Or 866-868-1395

Press “0”

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www.faccinefb.com